

(1)--WHEN-THE-CUSTOMER-MAY-WITHDRAW-FUNDS-DEPOSITED-BY  
CHECK-OR-SIMILAR-INSTRUMENT-INTO-THE-ACCOUNT,-AND

(2)--WHEN--THE--FUNDS--DEPOSITED--BY--CHECK-OR-SIMILAR  
INSTRUMENT-INTO-AN-INTEREST-BEARING-ACCOUNT-WILL--BEGIN--TO--EARN  
INTEREST--AND-WHEN-THAT-INTEREST-WILL-BE-CREDITED-TO-THE-ACCOUNT-  
OF THE TIME AFTER WHICH THE FUNDS REPRESENTED BY AN ITEM  
DEPOSITED TO THE ACCOUNT SHALL BE AVAILABLE FOR WITHDRAWAL AS OF  
RIGHT, FOR EACH OF THE SITUATIONS WHERE THE CREDIT UNION:

(1) IS ALSO THE PAYOR CREDIT UNION;

(2) IS LOCATED IN THE SAME STATE AS THE PAYOR CREDIT  
UNION; AND

(3) IS LOCATED IN A DIFFERENT STATE FROM THAT IN  
WHICH THE PAYOR CREDIT UNION IS LOCATED.

(B) THE NOTICE SHALL ALSO STATE THE TIME AFTER WHICH THE  
FUNDS REPRESENTED BY AN ITEM BECOME AVAILABLE FOR WITHDRAWAL AS  
OF RIGHT WHERE THE ITEM IS ISSUED BY:

(1) THE MARYLAND STATE GOVERNMENT OR ANY AGENCY  
THEREOF;

(2) THE UNITED STATES TREASURY; AND

(3) ANY AGENCY OF THE FEDERAL GOVERNMENT.

(C) THE NOTICE SHALL BE PRINTED IN TYPE NO SMALLER THAN  
ELITE TYPEWRITER CHARACTERS.

(D)--THE-NOTICE-SHALL-

(1)--STATE-THAT--THE--MEMBER--MAY--CONTACT--THE--STATE  
BANKING---COMMISSIONER---REGARDING---INFORMATION,-PROBLEMS,-OR  
QUESTIONS-CONCERNING-THE-AVAILABILITY-OF-FUNDS-DEPOSITED-BY--THE  
MEMBER,-AND

(2)--INCLUDE--THE--ADDRESS-AND-TELEPHONE-NUMBER-OF-THE  
STATE-BANKING-COMMISSIONER-

9-909.

(A) AS TO EACH DEMAND ACCOUNT OF EACH DEPOSITOR IN A SAVINGS AND LOAN ASSOCIATION, THE SAVINGS AND LOAN ASSOCIATION SHALL GIVE TO THE CUSTOMER, ON OPENING OF THE ACCOUNT AND ON ANY LATER DEMAND OF THE CUSTOMER, WRITTEN NOTICE OF ITS POLICY CONCERNING-

(1)--WHEN-THE-CUSTOMER-MAY-WITHDRAW-FUNDS-DEPOSITED-BY  
CHECK-OR-SIMILAR-INSTRUMENT-INTO-THE-ACCOUNT,-AND